

NOTICE OF TAX SALE
OF REAL ESTATE
IN MONTGOMERY COUNTY, MARYLAND

Notice is hereby given that the following is a list of real property for which taxes, refuse charges, WSSC charges, special improvement levies, service charges, and other fees or charges are due and in arrears to Montgomery County, municipalities in Montgomery County, and to the State of Maryland. The property owners listed are those that appear on the County tax rolls at the time of publication. If these amounts and interest thereon are not paid in the form of cash, cashier's check, certified check, money order or discover card (personal checks cannot be accepted) on or before Monday, June 09, 2003, the undersigned will, on the same date and in accordance with the provisions of the laws of the State of Maryland and Montgomery County Maryland, proceed with the public sale and accept sealed bids for the properties and/or property groups listed below. The tax sale program enables the County to collect all unpaid property taxes. When a property tax lien is sold and the total amount due is paid by the bidder/purchaser, the County's lien on the property passes to the bidder/purchaser. The list of real estate upon which amounts are due and in arrears is arranged in random groups for the purpose of bidding.

NOTICE TO PROSPECTIVE BIDDERS/PURCHASERS

1. The tax sale is open to the public. Prospective bidders should investigate the properties. There is no warranty, expressed or implied, that a property has a marketable title or that it contains the area of land which it is said to contain; therefore, the purchaser assumes all risks in that regard. Each parcel of property taken to tax sale will be sold as an entirety. No property tax lien will be sold for a sum less than the advertised price. Purchasers will receive a certificate of sale for each real property tax lien as required by law.
2. At the time this advertisement is prepared, all delinquent tax accounts from the various election districts, will be divided into property groups consisting of approximately the same number of properties randomly selected. During the advertising period, May 15th through June 5th and up to the tax sale date, properties can be removed from groups predicated on payments received from taxpayers and other events deemed necessary by the County. Therefore, the final number of properties within each group can be less than advertised. The property groups will be numbered for identification.
3. In accordance with the legislation passed in 1998 by the Maryland State Legislature, the County utilizes a sealed bid process to conduct the tax sale. Bidders can bid on the tax lien on one property group, multiple property groups or on any number of individual properties from different groups. Bidders bidding on full groups will be given priority over bidders seeking to purchase individual properties. Bids will be accepted for a single property tax lien or on any combination of property tax liens (odd lots). However, awards will be made first to bidders bidding on full groups.
4. All bids must include the following information to be considered:
 - The name, address and daytime telephone number of the bidder.
 - The name to appear on the tax sale certificate.
 - For group bids, the group number must be identified. For individual property tax lien bids, the tax account numbers of the individual properties as well as its associated group number must be identified.
 - The bid must be expressed as a multiple (bid factor) of the assessed value of each property or, for group bids, all the properties in the group. For example, a group bid factor of 0.45 would indicate that the bidder is bidding 0.45 times the assessed value on all properties in the group. If a bidder bids on an entire group, then the bid factor must be the same for all individual properties within that group. If a bidder bids on multiple groups, then the bid factor may be different for each group. If a bidder bids on individual properties within a single group or multiple groups, then the bid factor may be different for the individual properties.

5. Bids that do not include all the preceding information will be judged not responsive. In the case where the bids are identical for the same group of properties, the winning bid will be selected by lottery, on Tuesday, June 10, 2003 at 9:00 a.m.
6. Bids will be received (during the bid period) on Monday, June 9, 2003 between the hours of 8:00 a.m. and 2:00 p.m. No bids will be accepted before or after those hours. Bids may be submitted by mail, overnight delivery, or in person. Bids should be addressed to the attention of Ms. Diane Bloom, Division of Treasury, 255 Rockville Pike, Suite L15, Rockville, MD 20850. Bids may also be submitted via e-mail to diane.bloom@montgomerycountymd.gov. All attachments must be MS Windows compatible. Faxed bids will not be accepted.
7. All successful bidders/purchasers will be notified by telephone by 1:00 p.m., Tuesday, June 10, 2003. Notification will include the tax sale amount and the amount due for the high-bid premium. Bidders who are subject to a lottery will also be notified at that time. All bidders/purchasers must pay for their properties, including applicable high-bid premium by the close of business Tuesday, June 10, 2003.
8. The successful bidder/purchaser is required to pay the full amount due as advertised plus any high-bid premium by close of business Tuesday, June 10, 2003. The high-bid premium is 20% of the amount by which the bid exceeds 40% of the property full cash value. The method of payment is electronic funds transfer. The County will confirm with its bank the receipt of the payment. Wire payments must be directed to First Union National Bank, ABA #0550-0320-1, for credit to Montgomery County Maryland Depository Account No. 2000001048768.
9. When sold, the County's lien on the property passes to the bidder/purchaser.
10. There may be properties sold for which taxes were paid prior to the sale date or other circumstances which render the sale invalid and void. In the event the tax sale is invalid and void the County will, as the exclusive remedy available to the bidder/purchaser, reimburse the bidder/purchaser the tax sale purchase price paid, without interest, and any applicable high bid premium paid, without interest. The tax sale bidder/purchaser assumes all risks of any irregularity of the sale and has no other remedy against the County. The County is not liable for and will not pay the bidder/purchaser any interest, costs, expenses or attorney fees associated with the invalid and void sale.
11. Tax sales are complex proceedings and the County recommends that you seek legal advice prior to participation in the annual tax sale.
12. The owner or other person having an estate or interest in the property tax lien sold has the right to redeem the property tax lien at any time until the right of redemption is finally foreclosed by an order of the Circuit Court (Section 14-827).
13. The redemption amount includes the amount due sold at tax sale, any interest computed from the date of the tax sale to the date of the redemption payment (Section 14-828), and reimbursement to the certificate of sale holder for actual and reasonable expenses incurred after a four month waiting period in preparation for any action to foreclose the right of redemption, including fees paid for recording the certificate of sale, for attorney's fees in the sum of up to \$400 for each certificate of sale, for expenses incurred in the publication and service of process by publication, for reasonable fees for a necessary title search, and for taxes (together with interest and penalties) arising after the date of sale that have been paid by the plaintiff or the holder of the certificate of sale (Section 14-843). The current redemption interest rate, as stated on the certificate of sale, is 20 percent per annum. Redemption payment must be made by certified check, cashier's check, money order, or cash to Montgomery County.
14. The County will refund the high-bid premium, without interest, to the holder of the tax sale certificate on redemption of the property tax lien or to the plaintiff in an action to foreclose the right of redemption on delivery of a tax sale deed for the property for which the high-bid premium was paid. The high-bid premium is not refundable after the time required (under Section 14-833) for the filing of

an action to foreclose the right of redemption, if there has been no redemption and if an action to foreclose the right of redemption has not been filed within that time.

15. During the first four months after the date of the tax sale, properties may be redeemed without payment of the expenses listed above, including legal fees.
16. The holder of a certificate of sale may at any time after the expiration of six months from the date of sale, file a complaint in the Circuit Court to foreclose all rights of redemption of the property to which such certificate relates. If this action is not taken within a two-year period of the date of the certificate of sale, then the certificate is void (Section 14-833).
17. The certificate of sale must be attached and made a part of the complaint (Section 14-835). The plaintiff in any action to foreclose the right of redemption must be the holder of the certificate of sale. The defendants in the proceedings must be (a) record owner(s) of the property, (b) owner of ground rents, if applicable, (c) mortgage holders and trustees under any deed of trust, (d) the State of Maryland, and (e) the County (Section 14-836).
18. If the Court enters a final judgment for the plaintiff, the judgment must vest in the plaintiff an absolute and indefeasible title in fee simple. If the property sold was subject to ground rent, the judgment must vest a leasehold interest in the plaintiff (Section 14-844).
19. The final judgment of the Court will direct the Collector to execute a deed upon payment to the Collector for the balance of the purchase price, together with all taxes, interest, penalty and other charges accruing subsequent to the sale. The deed is to be prepared by the holder of the certificate of sale or an attorney. The Collector is not obligated to execute the deed until the Clerk of the Court has furnished the Collector with a certified copy of the judgment. If the holder of the certificate does not comply with the terms of the final judgment within 90 days, the judgment may be stricken by the Court upon the motion of an interested party (Section 14-847).
20. Once a judgment is granted, the plaintiff becomes liable for taxes due after the judgment and for any surplus bid (Section 14-844(d)).
21. Any person who acquires a deed to property under this subtitle is entitled to issuance of a writ for possession of the property under the Maryland Rules as if the person had obtained a judgment awarding possession of the property (Section 14-850).
22. At the County's option, property groups and/or individual properties not paid for as agreed above or not sold will be offered for sale, at a later date, to the highest bidder until sold.

Timothy L. Firestine
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